

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Fazal Ahmed
Debtor

Case No. 13-03903-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Oct 11, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2016.

db
4458184 +Fazal Ahmed, 73 Jamestown Road, Shippensburg, PA 17257-9148
4423988 +14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4353932 Mohela on behalf of, Dept of ED, 633 Spirit Dr, Chesterfield MO 63005-1243
4353933 RADIO SHACK/CBNA, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497
4353933 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001
4353934 +++SPECIALIZED LOAN SERVICES, PO BOX 266005, LITTLETON CO 80163-6005
(address filed with court: SPECIALIZED LOAN SERVICES, P.O. BOX 266005,
LITTLETON, CO 80163)
4353935 +STEVEN GOULD, ESQUIRE, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,
HARRISBURG, PA 17120-0001
4370825 +Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, CO 80129-2386
4360214 U.S.Dept of education-EdManage, PO Box 91388, Raleigh NC 27675-1388
4353936 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,
HARRISBURG, PA 17108-1754
4353937 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: HNDA.COM Oct 11 2016 19:08:00 American Honda Finance Corporation,
3625 W. Royal Lane #200, Irving, TX 75063, UNITED STATES
4404462 +E-mail/Text: bncmail@w-legal.com Oct 11 2016 19:11:30 ALTAIR OH XIII, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4353922 EDI: HNDA.COM Oct 11 2016 19:08:00 AMERICAN HONDA FINANCE CORP, 8601 MCALPINE PARK,
STE 230, CHARLOTTE, NC 28211-6301
4364450 EDI: HNDA.COM Oct 11 2016 19:08:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4389841 E-mail/Text: bncmail@w-legal.com Oct 11 2016 19:11:30 ANTIO, LLC,
C O WEINSTEIN AND RILEY, PS, PO BOX 3978, SEATTLE, WA 98124-3978
4353923 EDI: BANKAMER.COM Oct 11 2016 19:08:00 BANK OF AMERICA, P.O. BOX 982235,
EL PASO, TX 79998
4353924 +EDI: TSYS2.COM Oct 11 2016 19:08:00 BARCLAYS BANK DELAWARE, PO BOX 8803,
WILMINGTON, DE 19899-8803
4353925 EDI: CAPITALONE.COM Oct 11 2016 19:08:00 CAPITAL ONE BANK USA, P.O. BOX 30281,
SALT LAKE CITY, UT 84130-0281
4353927 EDI: RMSC.COM Oct 11 2016 19:08:00 GECRB/LORD & TAYLOR, P.O. BOX 965015,
ORLANDO, FL 32896-5015
4353928 EDI: RMSC.COM Oct 11 2016 19:08:00 GECRB/LOWES, P.O. BOX 965005,
ORLANDO, FL 32896-5005
4353929 E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2016 19:11:23 GREEN TREE, P.O. BOX 6172,
RAPID CITY, SD 57709-6172
4379876 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 11 2016 19:11:23 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
4353930 EDI: IRS.COM Oct 11 2016 19:08:00 INTERNAL REVENUE SERVICE, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4353931 E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 11 2016 19:11:27 PA DEPARTMENT OF REVENUE,
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946
4419911 EDI: PRA.COM Oct 11 2016 19:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4356588 E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 11 2016 19:11:27
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4353926 ##+EDMANAGE, P.O. BOX 91388, RALEIGH, NC 27675-1388

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Harry B Reese on behalf of Creditor Specialized Loan Servicing LLC servicer for
harry.reese@pkjllc.com, chris.amann@pkjllc.com/nick.bracey@pkjllc.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Assoc, as Trustee of the GMACM Home
Equity Loan Trust 2005-HE3 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Specialized Loan Servicing, LLC
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,
pghecf@bernsteinlaw.com/pashcroft@ecf.courtdrive.com;ckutch@ecf.courtdrive.com;cabbott@ecf.court
rive.com
Robert E Chernicoff on behalf of Debtor Fazal Ahmed rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Sherri Braunstein on behalf of Creditor Specialized Loan Servicing LLC servicer for
sbraunstein@udren.com, vbarber@udren.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor American Honda Finance Corporation
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Fazal Ahmed**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-03903-MDF**

Social Security number or ITIN **xxx-xx-4000**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Fazal Ahmed

By the
court:



October 11, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.